

***2006 Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section***

TRANSAMERICA LIFE INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
3132 (00) 288	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
3132 (00) 288	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
3132 (00) 288	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
3132 (00) 288	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
6122 (CA) 889	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
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GCC 1 387	The rate increase is due to claims experience being worse than originally anticipated.
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GLTP 2 1289	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
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LTC 2 (CA) 590/LTC 2 (CA) 291	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.

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LTC 3 (CA) (NHC) (REV93)/LTC 3R (CA) (NHC) (R	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
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LTC 5 COM (CA) 196/LTC 5 NF (CA) 196	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
LTC 5 COM (CA) 196/LTC 5 NF (CA) 196	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
LTC 5 COM (CA) 196/LTC 5 NF (CA) 196	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
LTC 5 TQ NF (CA) 1096/LTC 5 TQ NFRCF (CA) 109	The rate increase is due to claims experience being worse than originally anticipated.
LTC 5 TQ NF (CA) 1096/LTC 5 TQ NFRCF (CA) 109	The rate increase is due to claims experience being worse than originally anticipated.